

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF NOVEMBER 14, 2024

Chapter 13 Case # 19-27068

Re: JOSEPH A. DENOLA
989 GARIBALDI PL.
TOWNSHIP OF WASHINGTON, NJ 07676

Atty: SUSAN S. LONG
THE LAW OFFICES OF SUSAN S. LONG
143 EAST RIDGEWOOD AVENUE #985
RIDGEWOOD, NJ 07450

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
10/04/2019	\$1,110.00	6231240000	11/05/2019	\$1,110.00	6309165000
12/05/2019	\$1,110.00	6383855000	12/06/2019	\$1,110.00	6383855000
12/10/2019	(\$1,110.00)	6383855000	01/06/2020	\$1,110.00	6462417000
02/10/2020	\$1,110.00	6546779000	03/05/2020	\$1,110.00	6618217000
04/06/2020	\$1,110.00	6694556000	05/18/2020	\$1,110.00	6793174000
06/05/2020	\$1,110.00	6847365000	07/07/2020	\$1,110.00	6923766000
08/06/2020	\$1,110.00	6996849000	08/10/2020	\$440.00	6999821000
09/11/2020	\$1,550.00	7079495000	10/13/2020	\$1,550.00	7153868000
11/12/2020	\$1,550.00	7227120000	12/07/2020	\$1,550.00	7289892000
01/04/2021	\$1,550.00	7355165000	02/05/2021	\$1,550.00	7435432000
03/05/2021	\$1,550.00	7505621000	04/07/2021	\$1,550.00	7584488000
05/05/2021	\$1,550.00	7652245000	06/09/2021	\$1,550.00	7730970000
07/07/2021	\$1,550.00	7796445000	08/04/2021	\$1,550.00	7859605000
09/13/2021	\$1,550.00	7943360000	10/12/2021	\$1,550.00	8007784000
11/04/2021	\$1,550.00	8063780000	12/10/2021	\$1,550.00	8138927000
01/05/2022	\$1,550.00	8191532000	02/14/2022	\$1,550.00	8273544000
03/14/2022	\$1,550.00	8337187000	04/12/2022	\$1,550.00	8399385000
05/10/2022	\$1,550.00	8458835000	06/16/2022	\$1,550.00	8532366000
07/18/2022	\$1,550.00	8591629000	08/15/2022	\$1,550.00	8648040000
09/16/2022	\$1,550.00	8711446000	10/17/2022	\$1,550.00	8772462000
11/17/2022	\$1,550.00	8832706000	12/19/2022	\$1,550.00	8888851000
01/17/2023	\$1,550.00	8944382000	02/13/2023	\$1,920.00	8994784000
03/17/2023	\$1,920.00	9060354000	04/17/2023	\$1,966.00	9115402000
05/17/2023	\$1,966.00	9171898000	06/20/2023	\$1,966.00	9230162000
07/17/2023	\$1,966.00	9277216000	08/16/2023	\$1,966.00	9330715000
09/25/2023	\$1,966.00	9394730000	10/23/2023	\$1,966.00	9443418000
11/29/2023	\$1,966.00	9503971000	12/27/2023	\$1,966.00	9550141000
02/01/2024	\$1,966.00	9609543000	02/05/2024	\$1,289.00	9617092000
02/27/2024	\$3,255.00	9652478000	03/27/2024	\$3,255.00	9703084000
04/22/2024	\$3,225.00	9744814000	05/28/2024	\$3,225.00	9804068000
06/25/2024	\$3,225.00	9848693000	07/16/2024	\$3,225.00	9883628000

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Date	Amount	Source Document No.	Date	Amount	Source Document No.
08/26/2024	\$3,225.00	9945483000	10/01/2024	\$3,225.00	1000340400
Total Receipts: \$108,249.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$108,249.00					

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			6,855.58	IN SUMMARY
ATTY	ATTORNEY	ADMIN	2,375.00	100.00%	2,375.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERIFINANCIAL SOLUTIONS, LLC	UNSECURED	0.00	100.00%	0.00	0.00
0003	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	7,341.90	100.00%	6,741.63	600.27
0004	BMW FINANCIAL SERVICES	VEHICLE SECURE	425.96	100.00%	425.96	0.00
0005	BANK OF AMERICA NA	UNSECURED	4,184.38	100.00%	3,842.27	342.11
0008	US DEPARTMENT OF EDUCATION	UNSECURED	12,800.28	100.00%	11,753.74	1,046.54
0010	MIDFIRST BANK	MORTGAGE ARRE	21,647.20	100.00%	21,647.20	0.00
0014	NATIONWIDE CREDIT, INC.	UNSECURED	0.00	100.00%	0.00	0.00
0016	PIONEER CREDIT RECOVERY INC.	PRIORITY	0.00	100.00%	0.00	0.00
0017	TEANECK EMERGENCY PHYSICIANS	UNSECURED	0.00	100.00%	0.00	0.00
0020	UNITED STATES TREASURY/IRS	PRIORITY	7,948.46	100.00%	7,948.46	0.00
0021	UNITED STATES TREASURY/IRS	UNSECURED	2,002.81	100.00%	1,839.06	163.75
0022	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	0.00
0023	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	144.78	100.00%	132.94	11.84
0024	MIDFIRST BANK	(NEW) MTG Agree	30,777.19	100.00%	30,777.19	0.00
0025	BMW FINANCIAL SERVICES	(NEW) Auto Agree	10,878.47	100.00%	10,878.47	0.00

Total Paid: \$105,217.50

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS NATIONAL BANK						
	12/12/2022	\$360.16	902291	01/09/2023	\$406.21	903778
	02/13/2023	\$406.21	905299	03/13/2023	\$350.74	906913
	11/13/2023	\$71.19	919045	12/11/2023	\$501.60	920467
	01/08/2024	\$501.60	921854	06/17/2024	\$798.98	928966
	07/15/2024	\$822.84	930456	08/19/2024	\$1,672.45	931864
	10/21/2024	\$849.65	934727			
BANK OF AMERICA NA						
	12/12/2022	\$205.27	901863	01/09/2023	\$231.51	903357
	02/13/2023	\$231.51	904860	03/13/2023	\$199.90	906488
	11/13/2023	\$40.58	918644	12/11/2023	\$285.88	920080
	01/08/2024	\$285.88	921489	06/17/2024	\$455.36	928567
	07/15/2024	\$468.94	930084	08/19/2024	\$953.20	931476
	10/21/2024	\$484.24	934332			
BMW FINANCIAL SERVICES						
	02/12/2024	\$1,808.72	923243	03/11/2024	\$2,994.60	924695
	04/15/2024	\$2,994.60	926128	05/10/2024	\$2,994.60	927606
	06/17/2024	\$85.95	929007	10/02/2024	(\$85.95)	929007
	10/21/2024	\$85.95	934772			

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
BMW OF NORTH AMERICA						
	09/21/2020	\$15.64	855951	10/19/2020	\$15.20	857839
	11/16/2020	\$15.20	859631	12/21/2020	\$15.20	861449
	01/11/2021	\$15.20	863243	02/22/2021	\$16.34	864912
	03/15/2021	\$16.34	866773	04/19/2021	\$16.14	868447
	05/17/2021	\$16.14	870351	06/21/2021	\$16.40	872157
	07/19/2021	\$16.40	873957	08/16/2021	\$16.40	875639
	09/20/2021	\$16.40	877367	10/18/2021	\$16.40	879146
	11/17/2021	\$16.57	880854	12/13/2021	\$16.57	882491
	01/10/2022	\$16.57	884146	02/14/2022	\$16.57	885833
	04/18/2022	\$33.41	889250	05/16/2022	\$16.83	890955
	06/20/2022	\$16.83	892644	07/18/2022	\$16.84	894368
	09/19/2022	\$33.67	897538	10/17/2022	\$16.83	899208
	12/12/2022	\$1.87	902337			
MIDFIRST BANK						
	08/17/2020	\$24.87	854499	08/17/2020	\$16.41	854499
	09/21/2020	\$854.68	856337	09/21/2020	\$563.87	856337
	10/19/2020	\$563.87	858196	10/19/2020	\$854.68	858196
	11/16/2020	\$563.87	859981	11/16/2020	\$854.68	859981
	12/21/2020	\$854.68	861820	12/21/2020	\$563.87	861820
	01/11/2021	\$854.68	863572	01/11/2021	\$563.87	863572
	02/22/2021	\$606.36	865326	02/22/2021	\$811.05	865326
	03/15/2021	\$811.05	867115	03/15/2021	\$606.36	867115
	04/19/2021	\$800.97	868853	04/19/2021	\$616.65	868853
	05/17/2021	\$616.65	870726	05/17/2021	\$800.97	870726
	06/21/2021	\$813.96	872539	06/21/2021	\$626.64	872539
	07/19/2021	\$626.65	874316	07/19/2021	\$813.96	874316
	08/16/2021	\$626.65	876006	08/16/2021	\$813.96	876006
	09/20/2021	\$626.64	877762	09/20/2021	\$813.96	877762
	10/18/2021	\$813.96	879507	10/18/2021	\$626.65	879507
	11/17/2021	\$633.31	881217	11/17/2021	\$822.62	881217
	12/13/2021	\$633.31	882836	12/13/2021	\$822.62	882836
	01/10/2022	\$633.31	884484	01/10/2022	\$822.62	884484
	02/14/2022	\$633.31	886197	02/14/2022	\$822.62	886197
	04/18/2022	\$1,276.62	889630	04/18/2022	\$1,658.22	889630
	05/16/2022	\$643.31	891317	05/16/2022	\$835.60	891317
	06/20/2022	\$643.32	893022	06/20/2022	\$835.61	893022
	07/18/2022	\$643.31	894696	07/18/2022	\$835.60	894696
	09/19/2022	\$1,286.63	897902	09/19/2022	\$1,671.21	897902
	10/17/2022	\$835.61	899546	10/17/2022	\$643.31	899546
	12/12/2022	\$71.42	902661	12/12/2022	\$92.76	902661
	03/13/2023	\$200.00	907304	04/17/2023	\$3,628.80	908918
	06/12/2023	\$1,857.87	911975	07/17/2023	\$1,838.21	913500
	08/14/2023	\$1,838.21	915018	09/18/2023	\$3,676.42	916514
	11/13/2023	\$1,581.51	919433			
UNITED STATES TREASURY/IRS						
	01/13/2020	\$781.84	8001404	02/10/2020	\$1,052.28	8001441
	03/16/2020	\$1,052.28	8001481	04/20/2020	\$1,052.28	8001529
	05/18/2020	\$999.00	8001590	07/20/2020	\$2,025.75	8001710
	08/17/2020	\$985.03	8001769	12/12/2022	\$98.25	8003251
	01/09/2023	\$110.81	8003303	02/13/2023	\$110.81	8003361
	03/13/2023	\$95.68	8003412	11/13/2023	\$19.42	8003857
	12/11/2023	\$136.83	8003904	01/08/2024	\$136.83	8003946
	06/17/2024	\$217.96	8004168	07/15/2024	\$224.46	8004209
	08/19/2024	\$456.23	8004249	10/21/2024	\$231.78	8004334

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
US DEPARTMENT OF EDUCATION						
	12/12/2022	\$627.92	903201	01/09/2023	\$708.21	904695
	02/13/2023	\$708.21	906285	03/13/2023	\$611.51	907853
	11/13/2023	\$124.11	919921	12/11/2023	\$874.52	921320
	01/08/2024	\$874.52	922670	06/17/2024	\$1,392.99	929919
	07/15/2024	\$1,434.53	931287	08/19/2024	\$2,915.89	932799
	10/21/2024	\$1,481.33	935669			
VERIZON BY AMERICAN INFOSOURCE AS AGENT						
	12/12/2022	\$7.10	902058	01/09/2023	\$8.01	903549
	02/13/2023	\$8.01	905053	03/13/2023	\$6.92	906668
	12/11/2023	\$11.29	920215	01/08/2024	\$9.89	921617
	06/17/2024	\$15.76	928688	07/15/2024	\$16.23	930191
	08/19/2024	\$32.98	931589	10/21/2024	\$16.75	934432

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: November 14, 2024.

Receipts: \$108,249.00 - Paid to Claims: \$95,986.92 - Admin Costs Paid: \$9,230.58 = Funds on Hand: \$3,031.50

Unpaid Balance to Claims: \$2,164.51 + Unpaid Trustee Comp: \$0.00 = Total Unpaid Balance: **(\$866.99)

****NOTE: THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.**